

# 2022 Quick Start Guide

Take advantage of your Medicare Advantage plan





## Welcome to your plan

Medicare has approved your enrollment. This guide explains your plan and what steps you can take to be ready for when your coverage begins.

**Your plan coverage begins January 1, 2022.**

**Your new UnitedHealthcare® member ID card is attached to the front cover of this guide.**

Remove the card so you can start using it when your coverage begins. You'll need to show it each time you get care.

We look forward to helping you live a happier and healthier life.

## Questions?

Call toll-free **1-844-518-5877**, TTY **711**,  
8 a.m. - 8 p.m. local time, Monday - Friday

# Get to know your plan

## **What are my costs with this plan?**

Please talk with TRS if you have questions about your premium amount.

## **Stay on top of your preventive care**

Preventive care is important for your health and may help catch health issues early. Ask your provider to recommend a personalized preventive care plan based on your health and medical history. Let us help you set up appointments and access preventive care like flu shots, screenings and other immunizations.

# A few things before we get started

## **What if I have Medigap (Medicare Supplemental Insurance) coverage?**

Medigap plans don't work with Medicare Advantage plans such as this plan. If you enroll in a Medigap plan, it won't cover any of your costs. If you have already enrolled in a Medigap plan, enrolling in this Medicare Advantage plan will not automatically disenroll you from your Medigap plan and you will need to contact your Medigap plan to cancel your policy.

For more information about Medigap, you can call Medicare at **1-800-633-4227**, TTY **1-877-486-2048**, 24 hours a day, 7 days a week, or visit **[medicare.gov](https://www.medicare.gov)** for online help.

## **Can I change plans?**

Talk with your former employer or plan sponsor before you change plans. You may not be able to re-enroll in your group-sponsored plan if you enroll in another plan.



# Manage your account



## Verify your contact information

To update your address, phone number and email address, contact TRS toll-free at **1-800-618-1687**, 8 a.m.–5 p.m. ET, Monday–Friday.



## Share access with someone you trust

You can name a spouse or someone else you trust to speak with us about your account. Please complete the Authorized Representative form located on the Plan Documents and Resources page at **[www.UHCRetiree.com/TRS](http://www.UHCRetiree.com/TRS)** or call UnitedHealthcare Customer Service.



### **Complete your health survey**

Medicare requires us to ask you a few questions, so we'll be calling you each year and asking you to complete a short survey. Your answers will help us suggest programs and resources that may help meet your needs. If we can't reach you by phone, we'll mail the survey to you. You can also go online to your plan website and take the survey.

## **UnitedHealthcare mailings**

We'll send you mailings throughout the year that will help you stay informed and take advantage of plan benefits, programs and services.



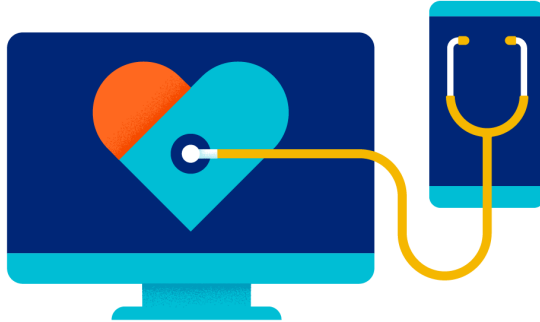
### **Explanation of Benefits (EOB)**

Your EOB summarizes your medical claims and costs each month.



### **Annual Notice of Changes**

Your Annual Notice of Changes explains any plan cost or benefit changes for the year.



## Create your online account

Use your new UnitedHealthcare member ID card to register your account at [www.UHCRetiree.com/trs](http://www.UHCRetiree.com/trs).

Once you've registered, you can access plan details including:

### **Search for providers**

Use our online search tools to find providers and hospitals.

 Searches are based on your ZIP code.

### **Print your UnitedHealthcare member ID card**

Print a temporary member ID card and request a new one if you need a replacement.

### **Go paperless**

We'll send you an email when documents are ready to view in your secure online account.




# Review the following documents online

## **Provider Directory**

See which providers (primary care provider, specialists, hospitals, etc.) are in the network.

## **Evidence of Coverage (EOC)**

This is the legal, detailed description of your plan benefits. It explains your rights and responsibilities as a member. It also has information about the quality program and how medical coverage decisions are made.

 If you want a paper copy of any of these documents, please call the UnitedHealthcare Customer Service number on the back of your UnitedHealthcare member ID card.

# Why use a UnitedHealthcare network provider?

**A network health care provider is one who has a contract with us to provide services to our members**

We work closely with our network of providers to give them access to resources and tools that can help them work with you to make better health care decisions. You pay your copay or coinsurance according to your plan benefits. Your provider will bill us for the rest.

An out-of-network provider does not have a contract with us. With the UnitedHealthcare® Group Medicare Advantage (PPO) plan, you can see any out-of-network provider that has not opted out of Medicare or been excluded or precluded from the Medicare program. You pay the same copay or coinsurance as you would when visiting a network provider. We will pay for the rest of the cost of your covered service(s), including any charges up to the limit set by Medicare. If your provider won't accept the plan, we will contact them on your behalf.

If a provider refuses to directly bill us, they may ask that you pay the full allowable amount upfront. In that case, you can pay the provider and then submit a claim to us. You'll be reimbursed for the cost of the claim minus your cost share.



# Get the right care



## **Your care begins with your provider**

With this plan, you have the flexibility to see providers inside or outside the UnitedHealthcare network.^ If you do see a provider outside of the network, you'll want to make sure that the provider accepts the plan and has not opted out of Medicare or been excluded or precluded from the Medicare program. Even though it's not required, it's important to have a primary care provider.

## **Providers in the network can change at any time**

For the most up-to-date information on network providers, visit [www.UHCRetiree.com/trs](http://www.UHCRetiree.com/trs) or call the UnitedHealthcare Customer Service number on the back of your member ID card.

# Take advantage of preventive care

Once your plan begins, you can schedule these preventive care appointment(s).



## **Annual Physical and Wellness Visits<sup>Δ</sup>**

Your preventive care starts with two yearly visits: your Annual Wellness Visit and routine physical exam. The Annual Wellness Visit is a great way to start your year, meet with your provider and create a plan for prevention. During your routine physical exam, a copay or coinsurance may apply if your provider orders lab work or includes additional screenings or tests.

**For your convenience, your Annual Physical and Wellness Visits can be combined, and you don't have to wait a full year before scheduling your next visit.**



## **UnitedHealthcare<sup>®</sup> HouseCalls visit**

UnitedHealthcare HouseCalls<sup>1</sup> offers yearly check-in care between regular provider visits to help you stay in good health. With no travel or waiting rooms required, a visit is quick to schedule, simple to complete and a great idea to help maintain good health.

# Medical benefits

This is a short list of your 2022 benefits and costs. You can review the Evidence of Coverage at [www.UHCRetiree.com/trs](http://www.UHCRetiree.com/trs) for detailed benefit information.

## Annual medical deductible

Your plan has an annual combined in-network and out-of-network medical deductible of \$150 each plan year.

## Annual out-of-pocket maximum (The most you pay in a plan year for covered medical care)

Your plan has an annual combined in-network and out-of-network out-of-pocket maximum of \$1,200 each plan year.

## Office and hospital visits

### Primary care provider

4% in-network coinsurance (after deductible)

4% out-of-network coinsurance (after deductible)

### Specialist

4% in-network coinsurance (after deductible)

4% out-of-network coinsurance (after deductible)

## **Inpatient hospital care**

\$200 in-network copay per stay

\$200 out-of-network copay per stay

## **Outpatient surgery**

4% in-network coinsurance (after deductible)

4% out-of-network coinsurance (after deductible)

## **Diagnostics, imaging, and labs**

### **Diagnostic radiology services (such as MRIs and CT scans)**

4% in-network coinsurance (after deductible)

4% out-of-network coinsurance (after deductible)

## **Lab services**

\$0 in-network copay

\$0 out-of-network copay

## **Outpatient x-rays**

4% in-network coinsurance (after deductible)

4% out-of-network coinsurance (after deductible)

## Emergency and urgent care

### Emergency care

\$120 copay (worldwide)

### Urgently needed services

\$25 in-network copay (worldwide)

\$25 out-of-network copay (worldwide)

### Ambulance

4% in-network coinsurance (after deductible)

4% out-of-network coinsurance (after deductible)

**i** For a full listing of your benefits, visit [www.UHCRetiree.com/trs](http://www.UHCRetiree.com/trs) or call the UnitedHealthcare Customer Service number on the back of your member ID card.



# Get the right care, at the right time

UnitedHealthcare provides personal guidance and solutions to help you navigate the complexities of health care and makes it easier for you to get the care, tests and treatment you need as quickly as possible.



## When to go to your primary care provider (PCP)

Visit your PCP for preventive and routine care.

- Checkups and immunizations
- Making a wellness plan
- Sickness or sudden illness, like fever or strep throat
- Preventive care and general health management



## When to go to urgent care

Visit urgent care when your issue isn't an emergency and your PCP isn't available to help.

- Sprains and strains
- Minor broken bones (like a broken finger)
- Sickness or sudden illness, like fever or strep throat
- Minor burns



## When to go to the emergency room

For life-threatening or very serious conditions, call 911 or go to the nearest emergency room to get immediate care.

- Heavy bleeding
- Major burns
- Chest pain
- Breathing difficulty

The above lists are examples of conditions and not complete lists.

# Some great extras



## **Fitness program through SilverSneakers®**

SilverSneakers<sup>®</sup> includes a free membership to a participating location, access to group exercise classes, on-demand video library, live virtual classes and workshops, and activities held outside the gym. [www.SilverSneakers.com/StartHere](http://www.SilverSneakers.com/StartHere) or call toll-free at **1-888-423-4632**, TTY **711**, 7 a.m.–7 p.m. CT, Monday–Friday.



## **Telephonic Nurse Support**

Speak with a registered nurse about your medical concerns and questions. Nurses are available anytime, day or night. **1-866-202-5975**, TTY **711**.



## **UnitedHealthcare Hearing**

Get a hearing exam and access to brand-name and private-labeled hearing aids from any of our 7,000+ UnitedHealthcare Hearing providers nationwide.\* The plan pays up to a \$500 allowance (combined for both ears) for hearing aid(s) every 3 years.

[www.uhchearing.com/retiree](http://www.uhchearing.com/retiree) | **1-866-445-2071**, TTY **711**



## UnitedHealthcare Healthy at Home

You are eligible for the following benefits up to 30 days following all inpatient and skilled nursing facility discharges, at no cost to you:

- 28 home-delivered meals through Mom’s Meals. Contact Mom’s Meals for additional details and to place your meal orders. **1-866-204-6111**, 7 a.m.–6 p.m. CT, Monday–Friday.<sup>□</sup>
- 12 one-way rides to medically related appointments and to the pharmacy. Contact ModivCare at **1-833-219-1182**, TTY: **844-488-9724**, 8 a.m.–5 p.m. local time, Monday–Friday, or by visiting **[www.modivcare.com/BookNow](http://www.modivcare.com/BookNow)**.<sup>□</sup>
- 6 hours of in-home personal care provided through a CareLinx professional caregiver to perform tasks such as preparing meals, bathing, medication reminders and more. A referral is not required. To access your in-home personal care benefit, contact CareLinx at **1-844-383-0411**, 8 a.m.–7 p.m. CT, Monday–Friday and 10 a.m.–6 p.m. CT, Saturday and Sunday, or by visiting **[www.carelinx.com/UHC-retiree-post-discharge](http://www.carelinx.com/UHC-retiree-post-discharge)**.

<sup>□</sup>When referred by a UnitedHealthcare Advocate. A new referral is required after every discharge to access your meal and transportation benefit.



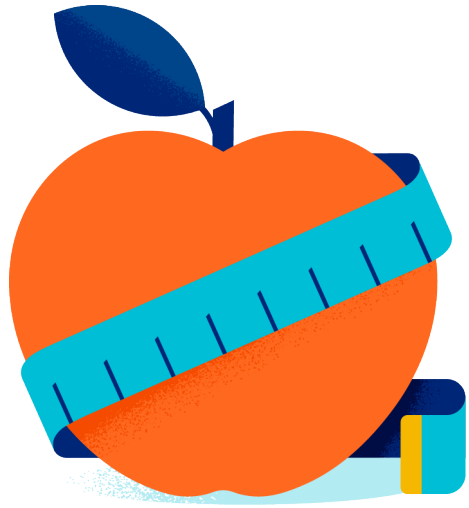
## Rally Coach™ Programs

Start living a healthier, happier life with help from the Rally Coach programs:

- Real Appeal® Weight Loss and Real Appeal Diabetes Prevention,<sup>€</sup> online weight-loss programs designed to help you gain energy, reduce your risk of developing serious health conditions and achieve your long-term health goals. Call **1-844-924-7325**, 6 a.m.–10 p.m. CT, Monday–Friday.
- Wellness Coaching, an online and live coaching support program that provides access to a variety of digital health and wellness courses. Call **1-800-478-1057**, TTY **711**, 7 a.m.–10 p.m. CT, Monday–Thursday, 7 a.m.–7 p.m. CT, Friday and 8 a.m.–4:30 p.m. CT, Saturday.
- Quit For Life®, a tobacco cessation program providing access to the tools and resources you need to help you quit all types of tobacco use. Call **1-866-QUIT-4-LIFE**, TTY **711**, 24 hours a day, 7 days a week, or call **1-844-924-7325**, 8 a.m.–9 p.m. CT, Monday–Friday; 10 a.m.–6 p.m. CT, Saturday and Sunday.

Get started today at [rallyhealth.com/retiree](https://rallyhealth.com/retiree).

<sup>€</sup>Refer to the Evidence of Coverage for eligibility requirements.



## Live healthier with Renew

Renew by UnitedHealthcare<sup>®</sup># is our health and wellness experience that offers a wide variety of resources and activities designed to help support your health and wellness goals. Renew includes:

- Brain games
- Recipes
- Learning courses
- Workout videos
- Renew* magazine
- And more!

**i** Visit [www.UHCRetiree.com/trs](http://www.UHCRetiree.com/trs) to sign in or register and go to **Health & Wellness** to explore all Renew has to offer.

## Required information

<sup>△</sup>If additional tests are required, there may be a copay or coinsurance.

\*Please refer to your Evidence of Coverage for details on your benefit coverage.

<sup>1</sup>HouseCalls may not be available in all areas.

This information is not a complete description of benefits. Limitations and restrictions may apply.

<sup>‡</sup>Renew Rewards is not available in all plans.

<sup>^</sup>Out-of-network/non-contracted providers are under no obligation to treat plan members, except in emergency situations. Please call our Customer Service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

<sup>◇</sup>Availability of the SilverSneakers program varies by plan/market. Refer to your Evidence of Coverage for more details. Consult a health care professional before beginning any exercise program. Tivity Health and SilverSneakers are registered trademarks or trademarks of Tivity Health, Inc. and/or its subsidiaries and/or affiliates in the USA and/or other countries. SilverSneakers is a registered trademark of Tivity Health, Inc.

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The Telephonic Nurse Support should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through this service is for informational purposes only. The nurses cannot diagnose problems or recommend treatment and are not a substitute for your provider's care. Your health information is kept confidential in accordance with the law. Access to this service is subject to terms of use.

<sup>#</sup>Renew by UnitedHealthcare® is not available in all plans. Resources may vary.

The company does not discriminate on the basis of race, color, national origin, sex, age, or disability in health programs and activities. We provide free services to help you communicate with us such as letters in other languages, Braille, large print, audio, or you can ask for an interpreter. Please contact Customer Service at the number located on the back of your member ID card for additional information.

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